AMENDMENTS TO THE CLAIMS

1. (Currently Amended) A card settlement system comprising:

#settlement processing means for determining a payment amount of money by the last N digits (N is any integer) of a called telephone number of called by a mobile telephone terminal of a user, and for making-settlement processing based on the basis of said-payment amount of money;

etelephone exchange means, which possesses lines **whose having last N digits *that* are consecutive as payment lines, in which, when there is a call for payment from **athe* mobile telephone terminal of the user, said telephone exchange means sends **athe* telephone number of the mobile telephone terminal of the user and a called telephone number to said settlement processing means, and, when **an access number of an affiliated store is **inputtedinput**, said telephone exchange means sends **said** the access number to said settlement processing means and sends completion procedure information to a terminal device of the affiliated **shop; store**, wherein

the user purchases a card on which an identification number has been masked-printed and masked, calls a line for registration byof the user's mobile telephone terminal in advance, inputs the identification number of saidthe card, and registers the telephone number of the mobile telephone terminal of saidthe user;

when the user buys a commodity at an affiliated store, the user calls a line for payment byusing the mobile telephone terminal which said of the user has, the last N digits of the telephone number are treated as a payment amount of money, and inputs the access number of the affiliated store, and

when the settlement process is carried out by said settlement processing means, procedure completion information is sent from said telephone exchange means to the terminal device having saidthe access number at the affiliated shopstore.

- 2. (Currently Amended) <u>A The</u> card settlement system according to claim 1, wherein said telephone exchange means sends <u>the</u> procedure completion information to the affiliated store having <u>said the</u> access number <u>byin a</u> voice message.
- 3. (Currently Amended) <u>A The</u> card settlement system according to claim 1, wherein said telephone exchange means sends <u>the</u> procedure completion information to the affiliated store having <u>said the</u> access number <u>byin an</u> electronic mail.
- 4. (Currently Amended) A The card settlement system according to claim 1, wherein said telephone exchange means presents sales information to the affiliated store having said the access number by means of via web-pages.